

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-2(c)**

Victor Druziako, Esq.  
Law Office of Victor Druziako, P.C.  
1841 W. Landis Ave.  
Vineland, NJ 08360  
(856)692-7474  
Counsel for Debtors, Ledaro Stokes and Carmen L. Stokes;  
VD-3263

In Re:  
  
Debtors, Ledaro Stokes and Carmen L. Stokes

Case No.: 17-12533  
Chapter: 13  
Judge: JNP



Order Filed on August 21, 2017  
by Clerk U.S. Bankruptcy Court  
District of New Jersey

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: August 21, 2017**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation filed by \_\_\_\_\_ Debtors, on  
\_\_\_\_\_, 3/08/2017, and a Request for

- ☒ Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_ Debtors,  
and for good cause shown
- ☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including \_\_\_\_\_ 09/04/2017 .

The Loss Mitigation Period is terminated, effective \_\_\_\_\_ .

*new.8/1/11*

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Ledaro Stokes  
Carmen L Stokes  
Debtors

Case No. 17-12533-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Aug 21, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2017.  
db/jdb +Ledaro Stokes, Carmen L Stokes, 324 Reeves Road, Bridgeton, NJ 08302-7218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 23, 2017

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation PNC Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Michael R. DuPont on behalf of Creditor Bay Atlantic Federal Credit Union  
dupont@redbanklaw.com, dana@redbanklaw.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Debtor Ledaro Stokes bkdruziako@aol.com  
Victor Druziako on behalf of Joint Debtor Carmen L Stokes bkdruziako@aol.com  
TOTAL: 9